



CREDIT APPLICATION

1. PERSONAL INFORMATION

Applicant

Mr. Ms Mrs. Miss

First Name [†]	Middle Name [†]	Last Name [†]	
Address [†]	City/Town [†]	Province [†]	Postal Code [†]
Telephone: Daytime (with area code)	Evening [†] (with area code)	Cell	eMail
Employer [†]	Occupation ^{††}	Birthdate (MM/DD/YYYY) ^{†††}	Social Insurance Number ^{††††}
How long have you been living at your current address?		How long have you been working at your profession?	

Co-Applicant

Mr. Ms Mrs. Miss

First Name [†]	Middle Name [†]	Last Name [†]	
□ Same contact information as Applicant. If not, please enter it here.			
Address [†]	City/Town [†]	Province [†]	Postal Code [†]
Telephone: Daytime (with area code)	Evening [†] (with area code)	Cell	eMail
Employer [†]	Occupation ^{††}	Birthdate (MM/DD/YYYY) ^{†††}	Social Insurance Number ^{††††}
How long have you been living at your current address?		How long have you been working at your profession?	

Are you renting? Yes No

If yes, full rent amount: _____

*All applicants must complete a Membership Application and be accepted into membership in the Credit Union prior to any final credit approval.

2. TYPE OF LOAN

Mortgage^{**} Personal Loan Line of Credit Home Equity Line of Credit^{**} Amount requested: _____

**If applying for a Mortgage or Home Equity Line of Credit, please complete section 7, Property Description and Mortgage Requirements, on page 2

PLEASE NOTE THAT ON THIS APPLICATION:[†]Indicates required information; ^{††}Anti-money laundering legislation requires us to obtain your occupational information; ^{†††}For your protection, we require this information for future security verification, ^{††††}Canada Revenue Agency requires us to include your SIN on tax receipts.

3. PURPOSE OF LOAN

Home Purchase Refinance Existing Mortgage Debt Consolidation Vehicle Purchase Home Renovation Finance Investments
 Payout Existing Loan Other (Please specify) _____

4. INCOME

Gross Annual Income from Primary Employer/Profession

Annual Income from Other Source(s)***

***Secondary employment, investments, rental, pension, etc.)

5. FINANCIAL STATEMENT

Assets

Cash (chequing/savings) _____
Term Deposits/GICs _____
RRSPs/TFSAs _____
Stocks/Bonds _____
Principal Residence _____

Other Real Estate _____
Automobiles**** _____
Art/Jewelry _____
Other Assets _____
Total Assets _____

****Owned only; not leased

Liabilities

Credit Cards _____
Line(s) of Credit _____
Auto Loan _____
Other Personal Loans _____
Principal Mortgage _____
Other Mortgage(s) _____
Other Liabilities _____
Total Liabilities _____

6. OTHER CREDIT INFORMATION

Have you ever had a vehicle or other asset repossessed? Yes No Do you owe income tax from prior years? Yes No
Have you ever had a property you own foreclosed? Yes No Are you currently a party to any claims or suits? Yes No
Have you ever declared bankruptcy? Yes No Are you a co-signor for the debts of others? Yes No
Are there any judgments outstanding against you? Yes No Do you pay alimony or child support? Yes No

7. PROPERTY DESCRIPTION AND MORTGAGE REQUIREMENTS

(if applying for a mortgage or home equity line of credit)

Municipal Address _____ City/Town _____ Postal Code _____
Purchase Price _____ Down Payment _____ Annual Taxes _____ Heat/Hydro/Water _____ Condo Fees _____
Current Mortgage Payment _____ Closing Date (MM/DD/YYYY) _____ Preferred Mortgage Term (years) _____ Rate Type* _____ Amortization (e.g. 15/20/25/30 years)
*Fixed or Variable

8. AUTHORIZATION

I/We consent to receive a disclosure statement provided by electronic means in an electronic format in relation to the Loan in accordance with the Cost of Borrowing and Disclosure to Borrowers Regulations.

I/We confirm the information provided on this application is accurate and complete. I/We agree to the terms and conditions set out in the Member Agreement and Privacy Code. A consumer report containing credit information may be referred to in connection with the credit hereby applied for, or any renewal or extension thereof. The undersigned hereby consents to the obtaining of such personal or credit information as the Credit Union may require at any time in connection with the credit hereby applied for, or any renewal or extension thereof. I/We further consent to the disclosure of any information concerning the undersigned to any credit reporting agency, other credit grantors or credit union system partners and service providers whose functions involve assessment of credit worthiness, credit applications, monitoring and processing of payments.

Applicant's Signature _____

Date (MM/DD/YYYY) _____

Co-Applicant's Signature _____

Date (MM/DD/YYYY) _____